

**Testimony Concerning HB 5443
Insurance Committee, Public Hearing, Thursday, March 3, 2016
Lynn Taylor**

I would like to thank the Insurance Committee for the opportunity to express my support of HB 5443, AN ACT CONCERNING THE USE OF BREED OF DOG AS AN UNDERWRITING FACTOR FOR HOMEOWNERS AND TENANTS INSURANCE POLICIES.

I care very much about the people and animals in this State, and believe it is critical to the welfare of both that this bill be passed.

It is unfair that a family's pet or a landlord's property can be denied insurance simply based on the assumed breed of a pet. This is a very unscientific and outdated form of discrimination, and it tears apart families and causes our municipal shelters to be filled with unadoptable dogs.

Please, even if you don't care about the animals, care about the families and care about the cost to our towns. Why should a family lose their housing because their well-behaved dog "looks" a certain way? Why should a child lose their loving companion just because someone thinks the dog looks like it has certain characteristics, all unproven and false? We in fact know that you can't just look at a dog and know its breed with any certainty. Yet insurance companies can just discriminate on a false assumption.

We also know that dangerous dogs are not limited to certain breeds, and no breed is inherently dangerous. Each animal and each caretaker must be evaluated on their own merits.

Connecticut has already passed a law that breed specific legislation (BSL) is illegal; this is the next logical step to make the statutes fair and balanced.

I implore you to pass this legislation and let CT again be one of the leading states in stopping any kind of breed specific legislation.

Thank you for giving me an opportunity to testify and I do hope you will strongly support this important piece of legislation.

Thank you,

Lynn Taylor
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